TRICARE®

Your Military Health Plan

TRICARE Benefits/Programs for National Guard and Reserve Members during Retirement

Updated November 2014

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Today's Agenda

- What Is TRICARE?
- TRICARE Program Options:
  - Under Age 60
  - Ages 60–64
  - Age 65 and Older
- TRICARE Benefit Information
- For Information and Assistance
  - **TRICARE options:** www.tricare.mil
  - **E-mail updates:** www.tricare.mil/subscriptions
  - **Benefits correspondence:** http://milconnect.dmdc.mil

What Is TRICARE?

TRICARE is …

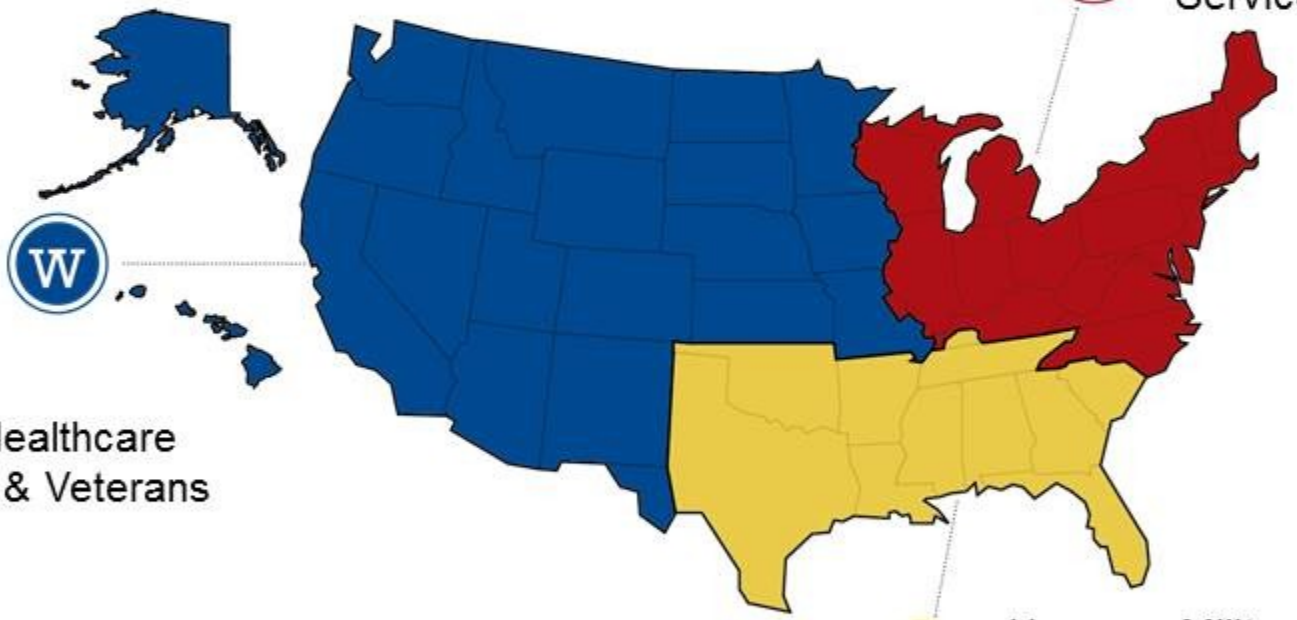
… the **health care program** for active duty service members, National Guard and Reserve members, retirees, family members, survivors, and certain former spouses worldwide.

… a **network of military and civilian health care professionals** working together to foster, protect, sustain, and restore health for those entrusted to their care.

What Is TRICARE?

TRICARE Stateside Regions

TRICARE is available worldwide and managed regionally.



Health Net Federal Services, LLC

UnitedHealthcare Military & Veterans

Humana Military, a division of Humana Government Business

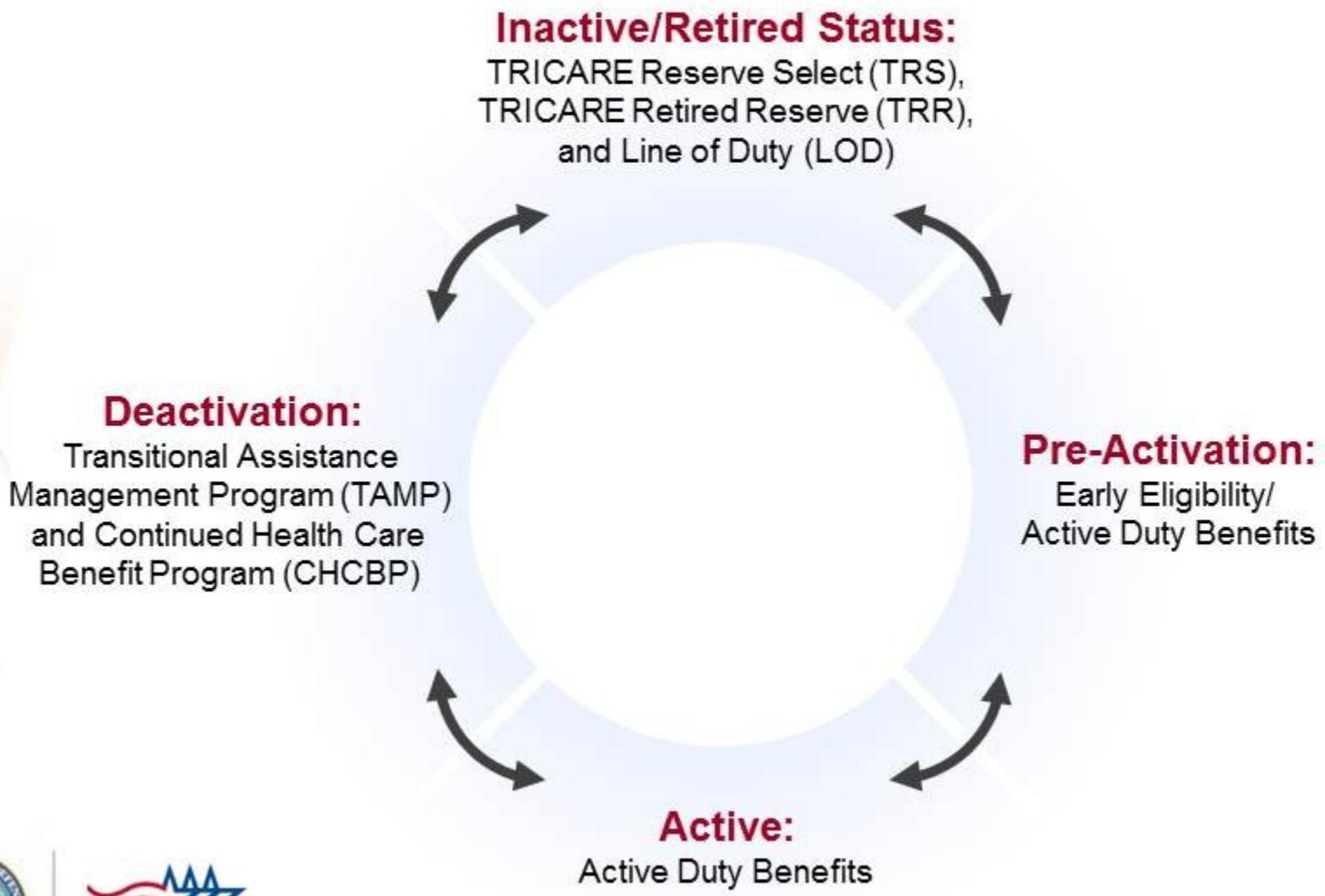
Keep DEERS Information Up To Date

Registration in **DEERS** is key to TRICARE eligibility

- Defense Enrollment Eligibility Reporting System (DEERS)
- To verify eligibility and update information:
  - Online: **http://milconnect.dmdc.mil**
  - Phone: **1-800-538-9552**
  - Fax: **1-831-655-8317**
  - Find a uniformed services ID card-issuing facility: **www.dmdc.osd.mil/rsl**
- Proper documentation is required.
- For more information, visit **www.tricare.mil/deers**.

What Is TRICARE?

Coverage Lifecycle


Inactive/Retired Status:
TRICARE Reserve Select (TRS), TRICARE Retired Reserve (TRR), and Line of Duty (LOD)
Pre-Activation:
Early Eligibility/ Active Duty Benefits
Active:
Active Duty Benefits
Deactivation:
Transitional Assistance Management Program (TAMP) and Continued Health Care Benefit Program (CHCBP)

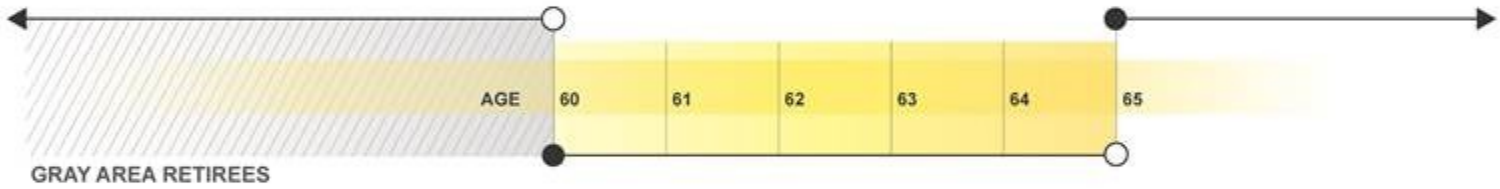
What is TRICARE?

Retired Reserve Coverage Timeline

National Guard or Reserve Retirement

Under age 60
Retired Reserve members qualify to purchase TRR

Age 65 and above*
Begin TRICARE For Life



Ages 60–64*
Eligible for TRICARE Standard and TRICARE Extra, and TRICARE Prime where available

** If you become Medicare-eligible due to disability, you may transition to TRICARE For Life as early as age 60.*

TRICARE Retired Reserve® : Step 1 — Qualify

- A Retired Reserve member may qualify to purchase TRR if he or she is:
  - A member of the Retired Reserve who is qualified for non-regular retirement
  - Under age 60
  - Not enrolled, or eligible to enroll, in the Federal Employees Health Benefits Program
- To determine qualification, log on to the Defense Manpower Data Center (DMDC) Reserve Component Purchased TRICARE Application at **www.dmdc.osd.mil/appj/reservetricare**.

TRR Coverage

- TRR coverage may be purchased for:
  - Qualified Retired Reserve members
  - Their eligible family members
  - Survivors
- Survivors of TRR members may purchase or continue coverage until the date the deceased sponsor would have reached age 60.
- Dependent parents are not eligible for civilian TRICARE benefits; however, they may be eligible to receive care at certain military hospitals and clinics on a space-available basis.
- For more information, visit **www.tricare.mil/retiring**.

TRR: Step 2 — Purchase

To purchase TRR:

1. Complete and sign the *Reserve Component Health Coverage Request Form* (DD Form 2896-1).
2. Mail the completed *DD Form 2896-1* to the TRICARE contractor address listed on the form.
3. Make an initial premium payment as indicated on the form. The initial payment required is two months of premiums.

Note: If enrolled in another TRICARE program, submit a TRR application within 30 days of the other TRICARE program ending to ensure continuous coverage.

TRR Costs

- Monthly premiums (*per calendar year* [CY]):
  - **CY 2014:** Member-only **$390.99**; Member-and-family **$956.65**
  - **CY 2015:** Member-only **$390.89**; Member-and-family **$961.35**
- Annual deductible **$150** per individual; **$300** per family
- Cost-shares apply for covered services and vary depending on the type of provider (*network or non-network*).
- Catastrophic cap: **$3,000** per family, per fiscal year (FY) for covered services
- For the most up-to-date cost information, visit **www.tricare.mil/costs**.

Note: All ongoing premium payments must be made by either automatic electronic funds transfer or automatic charge to a credit or debit card.

TRR: Getting Care

- TRR coverage follows the rules of TRICARE Standard and TRICARE Extra.
- For TRICARE Standard, locate a non-network TRICARE-authorized provider.
- For TRICARE Extra, locate a TRICARE network provider.
- With TRR, no referrals are necessary, but some services require prior authorization.
- In an emergency, call 911 or go to the nearest emergency room.
- For space-available care, locate a military hospital or clinic at **www.tricare.mil/mtf**.

TRICARE Young Adult

- TRICARE Young Adult (TYA) is a premium-based health care plan available for purchase by qualified young adult dependents who are all of the following:
  - A dependent of a uniformed service sponsor who is covered by TRICARE
  - Unmarried
  - At least age 21 (*or age 23 if previously enrolled in a full-time course of study at an approved institution of higher learning and if the sponsor provided over 50 percent of the financial support*), but have not yet reached age 26
- For more information, visit **www.tricare.mil/tya**.

Coverage Options Upon Reaching Age 60

- Upon reaching age 60 and collecting retirement pay, TRR members are disenrolled from TRR and may be eligible for other TRICARE programs as retirees, such as:
  - TRICARE Standard and TRICARE Extra
  - TRICARE Prime (*if in a PSA*), including the US Family Health Plan
  - TRICARE For Life (TFL)
- If entitled to premium-free Medicare Part A at age 60 or older, Retired Reserve members must also have Medicare Part B to be TRICARE-eligible. Prior to age 65, beneficiaries have the option to use TRICARE Prime or TFL. At age 65, coverage transitions to TFL.

TRICARE Program Options: Ages 60–64

TRICARE Standard® and TRICARE Extra

- No enrollment, enrollment fees, or referrals are required.
- Annual deductible and cost-shares apply.
  - Visit **www.tricare.mil/costs**.
- Save money by seeing a TRICARE network provider.
- Prior authorization is required for some services.
  - Check your regional contractor's Web site.
- For more information, visit **www.tricare.mil/standard**.

Note: TRICARE Extra is not available overseas.

Getting Care: TRICARE Standard and TRICARE Extra

- Select any TRICARE-authorized provider:
  - Non-network provider—TRICARE Standard
  - Network provider—TRICARE Extra
- TRICARE network providers:
  - Provide care at contracted rates
  - File claims on the beneficiary's behalf
- Space-available care at military hospitals and clinics

TRICARE Prime®

- Enroll in TRICARE Prime:
  - **Online:** Enroll using the Beneficiary Web Enrollment (BWE) Web site at **www.dmdc.osd.mil/appj/bwe**.
  - **By phone:** Call your regional contractor.
  - **By mail:** Download the *TRICARE Prime Enrollment, Disenrollment, and Primary Care Manager (PCM) Change Form* (DD Form 2876) and submit it to your regional contractor.
    - To obtain *DD Form 2876*, visit **www.tricare.mil/forms**.
- For enrollment fees, premium amounts, and copayments, visit **www.tricare.mil/costs**.

Note: TRICARE Prime Remote and TRICARE Prime Remote for Active Duty Family Members coverage options are **not** available after retirement.

Getting Care: TRICARE Prime

- Enroll with a:
  - Military hospital or clinic (*space permitting*)
  - Civilian TRICARE network provider within a PSA
  - Primary care physician in the US Family Health Plan, depending on your location and sponsor status
- Obtain a primary care manager (PCM) referral for civilian specialty care (*otherwise, higher costs apply*).
- If traveling or moving:
  - **Routine care:** Receive care before traveling.
  - **Urgent care:** Call your PCM or regional contractor for assistance.
  - **Emergency care:** Call 911 or go to the nearest emergency room.
  - **Seasonal moves:** Consider transferring enrollment.

TRICARE Prime Point-of-Service Option

- Point-of-service (POS) option:
  - Applies when nonemergency care is provided by a TRICARE-authorized provider without a PCM referral
  - Results in higher out-of-pocket costs
- TRICARE pays only if the provider is TRICARE-authorized and services are covered by TRICARE.
- Contact your PCM for a referral when seeking nonemergency care to avoid POS charges.
- POS deductibles per FY: **$300**/individual; **$600**/family
  - TRICARE pays 50 percent of the TRICARE-allowable charge.

TRICARE Program Options: Ages 60–64

US Family Health Plan

- TRICARE Prime Option
- Available in six service areas across the United States
- US Family Health Plan (USFHP) enrollees are not eligible for other TRICARE benefits, including pharmacy, dental, or military hospital or clinic care
- More information: **www.usfhp.com**

Coverage Options Upon Becoming Medicare-Eligible

- To remain eligible for TRICARE, you must be entitled to Medicare Part A and have Medicare Part B.
  - Pay for and enroll in Medicare Part B
- Beneficiaries under age 65 who are entitled to Medicare Part A and have Part B may:
  - Enroll in TRICARE Prime (*enrollment fee waived*)
  - Be covered by TRICARE For Life (TFL)
- For Medicare Part B information, visit:
  - **www.ssa.gov**
  - **www.medicare.gov**

TRICARE For Life

TFL is Medicare-wraparound coverage for TRICARE beneficiaries who are entitled to Medicare Part A and have Medicare Part B, regardless of age or place of residence.

- Beneficiaries entitled to Medicare Part A and who have Medicare Part B:
  - Are automatically covered under TFL. There are no enrollment forms or enrollment fees.
  - Should obtain a new uniformed services ID card at age 65.
  - May get care from any Medicare-participating, nonparticipating, or opt-out provider, or military hospital or clinic on a space-available basis.
- For more information on TFL, visit **www.tricare.mil/tfl** or call **1-866-773-0404**.

TRICARE and Other Health Insurance

- Other health insurance (OHI) is considered your primary health insurance.
- TRICARE is the last payer to all other health benefits and insurance plans except for Medicaid, TRICARE supplements, the Indian Health Service, and other programs and plans as identified by the Defense Health Agency.
- If you have OHI:
  - Fill out your regional contractor's *TRICARE Other Health Insurance Questionnaire* at **www.tricare.mil/forms**.
  - Follow your OHI's rules for prior authorizations and filing claims.
  - Tell your provider about your OHI and TRICARE.
  - Show your provider your OHI card.

TRICARE Benefit Information

TRICARE Pharmacy Program

Pharmacy Option	Formulary Drugs		Non-Formulary Drugs
	Generic	Brand Name	
Military Pharmacy (*up to a 90-day supply*)	$0	$0	Not Applicable
TRICARE Pharmacy Home Delivery (*up to a 90-day supply*)	$0	$13	$43
TRICARE Retail Network Pharmacy (*up to a 30-day supply*)*	$5	$17	$44

** To have a 90-day supply of a prescription filled, pay the copayment for each 30-day supply.*

Express Scripts, Inc. Web site: **www.express-scripts.com/TRICARE**
Phone: **1-877-363-1303**

TRICARE Pharmacy Program (*continued*)

Pharmacy Option	Formulary Drugs		Non-Formulary Drugs
	Generic	Brand Name	
Non-Network Pharmacy (*up to a 30-day supply*)	**TRICARE Prime options:** 50% copayment applies after point-of-service (POS) deductible is met		**TRICARE Prime options:** 50% copayment applies after POS deductible is met
	All other beneficiaries: $17 or 20% of the total cost, whichever is greater, after the annual deductible is met		**All other beneficiaries:** $44 or 20% of the total cost, whichever is greater, after the annual deductible is met

For more information on which generic and brand-name drugs are covered by TRICARE, visit **www.tricare.mil/pharmacyformulary**.

Pharmacy Benefits with OHI

- OHI is always the primary payer.
  - Use OHI first, then submit claims to TRICARE.
- You may use TRICARE Pharmacy Home Delivery or TRICARE retail network pharmacies only if:
  - OHI does not cover your prescription
  - You have reached your OHI's benefit cap
- You may still use military pharmacies.

TRICARE Benefit Information

TFL Pharmacy Pilot

- The TFL Pharmacy Pilot requires TFL beneficiaries living in the United States and U.S. territories who fill select maintenance medications at a retail pharmacy to switch those prescriptions to TRICARE Pharmacy Home Delivery or to a military pharmacy.
- You will be notified if you fill a prescription at a retail pharmacy for a maintenance medication that is impacted by this pilot. If you continue to get the select maintenance medication at a retail pharmacy, you will pay 100 percent of the cost of the medication.
- To determine if your medication is included under the pilot, call **1-877-363-1303**. Visit **www.tricare.mil/tflpilot** for more information.

Note: The pilot allows you to opt out after using home delivery to fill at least one of your prescriptions for one full year.

TRICARE Benefit Information

TRICARE Retiree Dental Program

- TRICARE Retiree Dental Program (TRDP):
  - Available to Retired Reserve members and their qualifying family members
  - Single, dual, and family plans are available
- Enrollees pay monthly premiums that vary regionally by ZIP code, deductibles, and cost-shares.
- For more information, visit **www.trdp.org** or call Delta Dental of California at **1-888-838-8737**

Note: There are no network dentists outside of the United States and U.S. territories. Host nation providers are available overseas, but they are not part of the TRDP dentist network.

TRICARE Benefit Information

TRICARE Self-Service Options Online

Easily manage benefits at home or on the go via secure Web sites. On **www.tricare.mil**, the "I want to … " section allows you to:

- Enroll in or purchase a plan
- File or check a claim
- View referrals and prior authorizations
- Find a doctor

… and **much more**!

The Affordable Care Act

- Under federal law, you are required to have health insurance or other health care coverage that meets the definition of "minimum essential coverage."
- Minimum essential coverage is the type of health care coverage that meets the individual responsibility requirement under the Affordable Care Act. The TRICARE program meets the minimum essential coverage requirement.
- Most people who do not meet this provision of the law will be required to pay a fee for each month they do not have adequate coverage. The fee will be collected each year with federal tax returns.
- If you are eligible for TRICARE, you can explore your TRICARE program options at **www.tricare.mil**. If you are losing TRICARE or are not TRICARE-eligible, you can find other health care coverage options at **www.healthcare.gov**.
- For more information, visit **www.tricare.mil/aca** or call your TRICARE regional contractor.

For Information and Assistance

Stateside Regional Contractors

TRICARE North Region
Health Net Federal Services, LLC
1-877-TRICARE (1-877-874-2273)
www.hnfs.com

TRICARE South Region
Humana Military, a division of
Humana Government Business
1-800-444-5445
Humana-Military.com

TRICARE West Region
UnitedHealthcare Military & Veterans
1-877-988-WEST (1-877-988-9378)
www.uhcmilitarywest.com

Additional Contact Information

TRICARE For Life
Wisconsin Physicians Service
1-866-773-0404
www.TRICARE4u.com

US Family Health Plan
1-800-74-USFHP (1-800-748-7347)
www.tricare.mil/usfhp

Overseas Regional Contractor

International SOS Government Services, Inc.
www.tricare-overseas.com

TRICARE Overseas Program (TOP) Regional Call Center—Eurasia-Africa:
+44-20-8762-8384 (*overseas*)
1-877-678-1207 (*stateside*)

TOP Regional Call Center—Latin America and Canada:
+1-215-942-8393 (*overseas*)
1-877-451-8659 (*stateside*)

TOP Regional Call Center—Pacific:
Singapore: +65-6339-2676 (*overseas*)
1-877-678-1208 (*stateside*)
Sydney: +61-2-9273-2710 (*overseas*)
1-877-678-1209 (*stateside*)

General Contact Information

TRICARE Web Site: www.tricare.mil

Contacts: www.tricare.mil/contactus
www.tricare-overseas.com/contactus

Connect with TRICARE Online: www.tricare.mil/media

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